Case 18-15806-pmm Doc 65 Filed 12/17/23 Entered 12/18/23 00:33:05 Desc Imaged Page 1 of 4 Certificate of Notice

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 18-15806-pmm George D. McConnell Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-4 User: admin Page 1 of 2 Total Noticed: 19 Date Rcvd: Dec 15, 2023 Form ID: 3180W

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2023:

Recip ID	Recipient Name and Address
db	+ George D. McConnell, 60 N 3rd Street, Bangor, PA 18013-1908
14247356	+ Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
14190730	+ Northampton County, Tax Claim Bureau, 669 Washington Street, Easton, PA 18042-7482

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Dec 16 2023 00:15:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 16 2023 00:16:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14198424	EDI: GMACFS.COM	Dec 16 2023 05:12:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14202335	EDI: CAPITALONE.COM	Dec 16 2023 05:12:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14210528	Email/PDF: bncnotices@becket-lee.com	Dec 16 2023 00:31:02	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14228492	+ EDI: CITICORP	Dec 16 2023 05:12:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14228493	EDI: Q3G.COM	Dec 16 2023 05:12:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14223476	+ EDI: AIS.COM	Dec 16 2023 05:12:00	Directy, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14781947	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 16 2023 00:17:53	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14220692	Email/Text: camanagement@mtb.com	Dec 16 2023 00:15:00	M&T BANK, PO Box 840, Buffalo, NY 14240
14218713	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 16 2023 00:16:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14216414	EDI: PRA.COM	Dec 16 2023 05:12:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14195457	EDI: PENNDEPTREV	Dec 16 2023 05:12:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA
14195457	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 16 2023 00:15:00	17128-0946 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14223481	EDI: Q3G.COM		1/120-0740

Case 18-15806-pmm Doc 65 Filed 12/17/23 Entered 12/18/23 00:33:05 Desc Imaged Certificate of Notice Page 2 of 4

District/off: 0313-4 User: admin Page 2 of 2
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Dec 16 2023 05:12:00 Quantum3 Group LLC as agent for, Comenity

Bank, PO Box 788, Kirkland, WA 98083-0788

14223823 + EDI: AIS.COM

Dec 16 2023 05:12:00 Verizon, by American InfoSource as agent, 4515

N Santa Fe Ave, Oklahoma City, OK 73118-7901

14214967 EDI: WFFC2

Dec 16 2023 05:12:00 Wells Fargo Bank, N.A., PO Box 10438, MAC

F8235-02F, Des Moines, IA 50306-0438

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2023 at the address(es) listed below:

Name Email Address

BRIAN CRAIG NICHOLAS

on behalf of Creditor M&T Bank bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com

J. ZAC CHRISTMAN

on behalf of Debtor George D. McConnell zac@jzacchristman.com office@fisherchristman.com

JAMES RANDOLPH WOOD

on behalf of Creditor Bangor Borough Authority jwood@portnoffonline.com jwood@ecf.inforuptcy.com

KEVIN G. MCDONALD

on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor M&T Bank mfarrington@kmllawgroup.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:					
Debtor 1	George D. McConnell	Social Security number or ITIN xxx-xx-1935			
	First Name Middle Name Last Name	EIN			
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN			
United States Ban					
Case number: 18-15806-pmm					

Order of Discharge

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

George D. McConnell aka George Douglas McConnell, aka George McConnell

12/14/23

By the court: Patricia M. Mayer

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.